

KATE'S VICTORY.

"Working girls, of course," said Kate Selwyn, "going home from the factory. Oh, poor things, how tired they look! Do you know, Mr. Varian, it always seems to me as if they belonged to a different order of beings from us."

"I don't know why you should draw such an inference as that," said Mr. Varian.

Kate laughed.

"Don't take my nonsense as serious," said she. "Have you any relations among the factory girls?"

"Not that I am aware of," Mr. Varian quietly answered.

"Then I don't see why you should espouse their cause," laughed Miss Selwyn. "Look at that fat little dowdy with the checked gingham dress, and the broken-backed fustian in her hat, and the tall woman with the scanty shawl and the high-heeled boots. Was there ever anything so ridiculous?"

And then the whistle blew, and the train moved on, and the smile faded from August Varian's face as he watched the merry sparkle of his companion's eyes, the dimples coming and going on her rosy cheeks.

The very next station was Keyford, where they both alighted. And he had not told Kate Selwyn yet—he could not tell her. Let circumstances develop themselves; he had not the heart rudely to plunge a dagger into that young breast.

He had changed to be coming from Albany, and had acquiesced in Dr. Selwyn's request that he should bring Kate home from boarding-school—blooming eighteen-year-old Kate, who had just graduated with all the honors, and who, having spent two vacations with favorite schoolmates, had not been at home for two years.

And, Dr. Selwyn had hoarsely added, "if you find a fitting opportunity, Varian, you might mention to the child how things have changed at home. She'll have to know it sooner or later—and it may possibly save her a shock."

But either the "fitting opportunity" had not presented itself, or Mr. Varian had neglected to avail himself of it. And here they were "slowing up" at Keyford, Kate springing joyously from her heap of traveling shawls, novels, flowers and bonbons, and the next minute she was in his arms, kissing and hugging him, while she thanked Mr. Varian for his kindness in escorting her home.

"You'll come and see me sometimes?" she said. "If I have not worried you out with my school girl chatter."

Mr. Varian smiled, lifted his hat and went away, while Kate, leaning fondly on her father's arm, looked around inquiringly.

"Where is the carriage, papa?" she asked, "and the two darling old greys?"

"Well, walk my dear," said Dr. Selwyn. "It's a bit late now. The fact is, we are not living where we did. We have moved."

"Moved, papa! Moved from Selwyn Grange?" cried Kate in amazement.

"And we don't find ourselves able to afford the expense of a carriage any longer," said Dr. Selwyn, humbly. "Didn't Varian tell you?"

"Mr. Varian, papa? Tell me what?" said Kate, with vague surprise.

"I see that he has not," said Dr. Selwyn. "Then I must tell you myself. We are very poor, Kate. We have lost all our property. I was foolish enough to speculate and have failed. So we have lost everything—the Grange, the carriage, the hot houses, the picture gallery, and all. We are living at Dean Cottage, and I think your mother will be very glad to have you back again to help her with the house-work. Why, Kate, my child, what is the matter?"

Kate choked down an immense sob.

"Nothing, papa," she said. "Only it was sudden. I have never dreamed of such a thing."

"I have been so abrupt," said Dr. Selwyn. "I am used to the idea myself, and I did not know how unpleasantly it might affect you. But you'll hear it bravely—eh, my darling, for our sake?"

"Yes, papa, I'll be brave," said Kate in a low voice.

Kate Selwyn was a stubborn aristocrat. All her life she had walked on roses, and smiled serenely down on the workers of the world, as a well-to-do lady in a glittering cage might view the brown-winged sparrow rolling in the dust.

And now—now! Alas, how sadly it was all changed!

But Kate was a heroine in her way, and she sat down to tea in the dingy back room of Dean Cottage as brightly as if it had been the stately dining-room of Selwyn Grange, even while no slightest detail of the shabby house-keeping that surrounded her escaped her eye.

Oh, the mended carpets, the faded window draperies, the table-cloth darned and patched, the poor gilded chairs, and the window-pane cracked across, and mended with a piece of brown paper. Kate could have flung herself despairingly on the threadbare sofa and cried her heart out—but she was too brave for that.

And after tea there were no wanderings among the flowers, no sitting at the piano (that had been sacrificed in the general wreck also), no waiting for the grand and opal effects of the music in the drawing-room visions. There was no servant, and the dishes were to be washed, the room swept, all the household cares to be attended to.

They were in debt as well. Kate discovered that the next day, when the butcher presented himself, declaring that "his orders were to give no more trust until old scores were settled up," and the baker's cart clattered by without taking any heed whatsoever of Mrs. Selwyn's beckoning finger.

"Mamma," said Kate, "we can not live so."

"It is very hard, my dear," said Mrs. Selwyn with a quivering lip; "but I do not know what else is to be done. It was your father's ambition to keep you at school, and we have strained every nerve to pay Madame D'Orient's bill, until—"

Kate thought of her Italian poet's, her French authors, her water-color sketches, the crayons she had been so proud of, with a choking lump in her throat. Of what use were they all in this moment of dire necessity?

She could not force herself on any one as a governess, she could not compel people to buy her pictures. And the pale little mother wasting away by degrees, and the tottering paralytic father, whose feebleness was so painfully apparent to her now, although she had scarcely observed it at first.

"I must do something," she thought; "I have been a drag and a hindrance long enough. We must hire a little servant to help mamma. And papa must have something of this load of debt lifted from his poor, bowed shoulders. Oh, what can I do? Whither shall I turn? For, with all my expensive education, it seems to me now as if I knew absolutely nothing."

And Kate Selwyn resolved that she would ask Mr. Varian, the kind family friend that came to see them so often, who sent the white grapes that tempted her mother's appetite when nothing else did, who brought the illustrated newspapers to papa, and had so many bright ideas and suggestions from

the outer world to cheer up Kate herself, when her spirits were at the lowest ebb.

More than this, she had learned from her mother that he wanted to lend them money, but the old Selwyn pride had risen up in arms against that. But she did not ask his advice. She decided finally for herself.

"Mamma," she said, coming cheerfully home one day, "you must manage to do without me a little while. I have engaged Linda Darity to help you, and—"

"My child, what does this mean?" said Mrs. Selwyn.

"It means, mamma," said Kate with a low curtsy, "that I have taken a position in the factory."

"You, Kate!" gasped the dismayed mother. "A factory girl?"

"Why not, mamma?" appealed Kate. "I only wish that you could see some of the girls there. They are as perfect ladies as you would meet in any drawing room in the land. And the machines are worked by steam power, and the foreman is so kind and polite; and only think, mamma, I shall earn from ten to fifteen shillings a week, if I am a skilful hand."

Mrs. Selwyn burst into tears.

"Oh, Kate, my Kate," she faltered, "I never felt our loss so acutely as I do now."

"And I," said Kate brightly, "never felt so glad as I do now. Oh, mamma, I have spent my first month's earnings in anticipation already. You don't know what an heiress I feel!"

"A new hand," said Mr. Varian, carefully glancing over the books of the steam factory. "But really, Mr. Hardie, I have nothing to do with the hands you may see fit to engage. It was quite unnecessary to consult me."

For Mr. Varian, a silent partner in this driving concern, had lounged in as usual to glance the books laid open for his quarterly examination.

"No, sir, I know that," said Hardie respectfully, "but this isn't an ordinary case, Mr. Varian; it's old Dr. Selwyn's daughter."

"Miss Selwyn?"

Mr. Varian was aroused into animation at once.

"She came here, sir," explained the foreman, "and said that she had been learning to work the machine, and that she wanted to earn money to help her parents. Of course, I was a little doubtful as to her experience at first, but I find she is a first-class operator, and—"

"What floor is she on?" Mr. Varian hurriedly asked.

"Number four, sir."

Mr. Varian waited for the big bell to clang for the dismissal of the hands, and then he joined Kate Selwyn as she came out. Kate colored, but she smiled as she saw him.

"I never knew, until to-day Mr. Varian," she said, "that you were one of the proprietors of this factory."

"Neither was I," he answered, "until last month, when I fell heir to my uncle's share in it. But I have always had, more or less, charge of his affairs here."

"I am glad," said Kate, her long eyelashes drooping, "that you are recalling in your secret mind the silly speeches I made about factory-girls, not so very long ago. But I am a wiser now. There is no teacher like experience."

"On the contrary," he exclaimed, eagerly, "I only await an opportunity to tell you how infinitely I respect your spirit and courage, Miss Selwyn. I have admired you for a long time, but now the feeling assumes an entirely different type. May I dare to say openly that I love you?"

"Mr. Varian," said Kate, with flickering color on her cheeks, "you are rich. I am only a poor working-girl."

"Kate, I shall be poor indeed, if you refuse me the great boon of your love. And in all respects, dear, you are a fit bride for a king," said Mr. Varian with enthusiasm.

"Answer me, Kate, I can not live on in suspense."

The answer came soft, slow, and indistinct: "I am so glad that you are so satisfied with me."

And Miss Selwyn did not long remain in factory-girls.

But she had learned a lesson. The lesson that a working-girl need not necessarily cease to be a lady, and that a lady might still be a working-girl.

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BRAVE MRS. COX.

She Kills a Wildcat to Save Her Dog While Her Husband Was Borrowing a Gun.

DRESDEN, N. Y., March 6.—A few days ago, early in the morning, Field Cox, living at Danville, Susquehanna County, Pa., heard a great noise in his back yard. His wife ran to the window while Cox was putting on his coat, and shouted that a strange dog was fighting with their dog.

Cox hurried out to separate the combatants and was surprised to see that the strange dog was a wildcat, its paws and paws indicating that it had been driven in from the woods by hunger to seek food. He had no gun, and ran to a neighbor's to get one.

While he was gone Mrs. Cox saw that the wildcat was getting the best of the dog, which it had torn to body with its claws and teeth that blood was pouring from it in streams. The dog held gamely to the fight, and Mrs. Cox, being unable to induce him to run from the wildcat, picked up a stake from her riddle and went to the dog's aid. The wildcat turned from the dog and sprang at Mrs. Cox, who met the onslaught with a blow with the stake which knocked the furious animal back on the snow.

When Mrs. Cox returned with the gun, she found the wildcat stretched dead in the yard, and his wife caring for the wounded dog.

The severe weather has forced the generally wily and shy catamount to extreme measures in procuring sustenance in the Delaware Valley hills recently, and many have fallen victims to their necessities. A very large one was captured on Monday near Stevens Point, on the Jefferson Branch of the Erie Railway, but not until forty sheep had disappeared from the neighborhood. A man named Snow followed its tracks to a den in the rocks on the Wright farm, and set two strong traps at the mouth of the den. He did not go to the spot again until Monday. Then he found an enormous catamount crouching in the trap, one on the right foreleg and one on the left hind leg. Even then handicapped the animal showed fight. After peeping it with pistol shots without killing it, Snow dragged it and the traps a mile through the snow to his house. The wildcat was still so ferocious that it was thrown into the cellar with the trap attached to it. The next day it still showed fight, and a rifle was procured and the animal shot through the head and killed. Six pistol balls were found in its head.

Banking Under the Indiana Constitution.

(Continued.)

There are two prohibitory clauses in Article 11 of the Constitution which are clearly expressed and absolute. The first prohibits (Section 1) the establishment or incorporation by the General Assembly of banks or banking companies, whether now or already existing, for the purpose of issuing paper money, "except under the conditions prescribed under this Constitution."

These conditions require them (Sections 2 and 3) either to be established under the general banking law (free banks as they were called), giving ample security for the redemption of their paper money; or (Sections 4, 5, 6) to become members of the "bank with branches" plan, similar to the old State Bank, all of the branch banks being mutually responsible for the redemption of all of their paper money.

The other prohibitory clause (Section 2, Article 11), enacts that "no bank shall be established by the General Assembly, whether they issue paper money or not; unless such banks come within one of the two classes of banks just described; consequently private banking companies, not designed to issue paper money, can not be incorporated."

No doubt is left on this subject, because Sections 3, 4, and 5 prescribe exactly what the general banking law and the law for the bank with branches shall be. These two classes of banks, it is evident, are the only ones which can be incorporated or established by the General Assembly. Unincorporated banking companies, not issuing paper money, have, however, existed for centuries. They did not originate in Indiana, but in England, but in the wants of commercial enterprise. They need no incorporation, because in receiving and loaning money, and in issuing or paying drafts, they only exercise a part of the natural right of private property. But this kind of business is more extensive than that of incorporated banks, and their stockholders or partners may be as numerous as those of incorporated banks; and may have as little to do with the management of their companies as the partners in incorporated banks, or as the partners or stockholders in railroad or mining companies; and, therefore, their rights should be as extensive. It may be said that the name corporation gives notice that partners in corporations are not individually liable beyond a certain limit. The answer is that the Constitution of the State itself gives this notice with regard to banking companies in Section 6, Article 11, which reads thus: "The stockholders in every bank or banking company shall be individually responsible, to an amount over and above their stock, equal to their respective shares of stock, for all debts or liabilities of said bank or banking company."

Understanding the Constitution as it reads, and we have no right to do so, because it makes the individual liability of the stockholders in banking companies, not designed to issue paper money, and which can not be incorporated, the same as the individual liability of the stockholders in incorporated banks. Whether in railroad or mining companies, or by means of discounts of commercial paper; and banks of circulation, which issue bank notes payable to bearer. But the same bank generally performs all these several operations.

Wharton's Law Lexicon, page 84, seventh edition, A. D. 1833: "Bank: Commercially it is a place where money is deposited for the purpose of being let out to interest, returned by exchange, disposed of to profit, or to be drawn out again as the owner shall call for it."

The reason assigned in the debates in the Constitutional Convention for limiting the individual liability of the stockholders in banks and banking companies, was that the public interests often required the concentration of large amounts of capital in such institutions. If individual stockholders

were held responsible without limit for all bank liabilities this would greatly injure, or, perhaps, nearly destroy the business of any civilized country. This reason applies with as much force to unincorporated as to incorporated banks.

With regard to the construction to be placed on Section 6 of Article 11, already quoted, the Constitution itself provides a correct rule. Section 20, of Article 4, says: "Every act and joint resolution shall be plainly worded, avoiding, as far as possible, the use of technical terms." Of course, the framers of the Constitution wrought by the same rule that they prescribed for the General Assembly; and, if so, the words of Section 6, before quoted, should be construed in a plain, common sense way as including unincorporated banking companies. Even legal institutions, if they are in opposition to the plain meaning of the Constitution, can not take precedence over plain constitutional enactments. A banking company is a banking company, just as a hat company, or a clothing company, or a stove company is such, whether incorporated or not. I will continue this to-morrow. W. H. M. Indianapolis, March 9, 1885.

Cherry Street Mission.

(Continued.)

At No 32 Cherry street there has recently been established a branch of The International Tract and Missionary Society. This society was established August 13, 1874. It has furnished health and religious publications to co-operative missions and individuals in every State and territory in the United States, and to every civilized nation on the globe. During 1883-84 it placed in free public libraries in this country above 10,000 volumes of standard religious books at a cost of above \$10,000, which has been largely donated to said libraries. It has placed valuable books in many libraries in England, Australia, the United States, and supplied reading-rooms with health and religious periodicals. Mission rooms of the society are established at New York city, Buffalo, N. Y.; Boston, Mass.; Philadelphia, Penn.; Providence, R. I.; Portland, Me.; Chicago, Ill.; St. Louis, Mo.; San Francisco, Cal.; Portland, Oregon; Berkeley, Liverpool, Cheshire, England. Its extensive publishing houses are located at: Battle Creek, Mich.; Oakland, Cal.; Pacific, Switzerland; Christians, Norway; Great Grimby, England, whence millions of pages of gospel truth are sent to the world in German, French, Swedish, Danish, Spanish and English languages. One of the objects of this mission is to circulate Bible truths by means of Bible readings. It is evident that the people need to understand the Bible for themselves in order to detect false theories of truth now so widely taught. This is best accomplished by means of the Bible, which are conducted by asking questions on any given subject relating to the Gospel, and direct replies to the same are found and read in the Bible, thus causing Scripture to explain Scripture, thereby avoiding fanciful interpretations of pseudo theologians. Some of the subjects of Bible readings are: "Christ and Him Crucified," "The Nature and Tendency of Modern Spiritualism," "Origins, History and Destiny of Satan," "Ministration of Holy Angels," "Are the Dead Conscious of the State of the Living?" "The Wicked," "The United States in the Light of Prophecy," "Faith, Repentance and True Baptism," "The True Sabbath," "True Sanctification," "The New Heavens and Earth," "The Signs of the Second Advent," "The Folly of Those Who Claim to Know the Year of Christ's Second Coming," "The Conversion," "The Spirit of God," "His Office and Manifestations." All are cordially invited to attend Bible readings with preaching every Friday and Sunday evenings at 7 o'clock, p. m., at No. 32, Cherry Street, Indianapolis. Free will contributions will be conducted. A special request is made for all to bring their Bibles.

What Great Men Eat.

Senator Bayard likes horseradish.

Senator Hawley eats large quantities of "pukey."

Senator Hale is fond of pigs' feet flavored with bay leaves.

Henry Irving has become a convert to American cuisine. He did it in Boston.

"Senator Edmunds is passionately addicted to onions," said a lady who goes camping with him every season. "His craze for the pungent, pesterous vegetable is simply awful—I never saw anything like it. When he starts off for his annual holiday he takes with him a large supply of onions among the stores provided for the trip, and then every farm-house he comes to he wants to stop and buy a few more onions, until everyone feels as though he belonged to an onion caravan. While he is in camp his morning meal is an onion and a Graham cracker; for his luncheon he takes a Graham cracker and an onion; his dinner consists of meat and onions." In this inordinate appetite for onions may be found an explanation of the dark and mysterious hints as to the personal habits of Senator Edmunds, which formed the basis of the Sun's opposition to him as a possible Republican nominee for President.

Whisky.

BALTIMORE, March 11.—Whisky—Steady at \$2 20/21.

ST. LOUIS, March 11.—Whisky—Steady at \$1 14.

CHICAGO, March 11.—Whisky—Steady at \$1 15.

CINCINNATI, March 11.—Whisky—Steady at \$1 16.

NEW ORLEANS, March 11.—Whisky—Steady; recited, \$1 03/21 25.

Mrs. Deltrich, of 16 Hudson street, New Haven, Conn., walked the floor all night suffering indescribable neuralgic pains in her head and face. As soon as it was light in the morning," she writes, "my daughter started out to get something to relieve me. The doctor told her that Athrophors was the best thing known. She got a bottle. After taking two doses the pain all left me as if by magic. I shall always keep Athrophors in the house."

Allen's Brain Food, Botanical Extract, positively cures nervous debility and all weakness of general system; either sex. \$1: 6 for \$5. Drugs, sent by mail from J. H. Allen, 315 First Avenue, New York.

Rheumatism Quickly Cured.

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Absolutely Pure and Undiluted. Entirely Free from FUSIL OIL.

FUSIL OIL—Do you know what it is? Ask your Physician. Do you know what it does? Ask your Physician. It is a DEADLY POISON. It causes Coughs, Croup, Hoarseness, Bronchitis, Asthma, Prostration, General Debility, Loss of Mental Power, and all Wasting Diseases. Endorsed by over 3,500 Physicians and Chemists. Available as a STIMULANT AND TONIC in Typhoid Fever, Dysentery, Diarrhea, and all Low Forms of Disease. THE RECOGNIZED